

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:)	CASE NO. 18-21728-CMB
)	
Andrew F. Kuzy & Colleen A. Kuzy,)	CHAPTER 11
)	
Debtors.)	RELATED TO DOCKET NO. 274
)	
Jeffrey J. Sikirica, Chapter 11 Trustee,)	
)	
Movants,)	
)	
vs.)	
)	
KeyBank, N.A. s/b/m/t First Niagara)	
Funding, Inc., Assignee of National City)	
Bank s/b/m/t National City Bank of)	
Pennsylvania,)	
)	
Respondent.)	

ORDER OF COURT

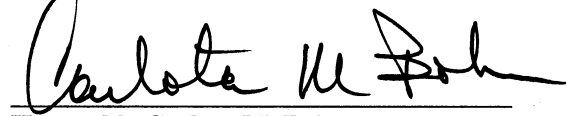
AND NOW, this 9th day of June, 2022, upon consideration of the Trustee's "Motion to Determine Payment Schedule of Debtor to Key Bank, N.A. Pursuant to Order of Court Confirming Amended Chapter 11 Plan Motion for Final Decree" (hereinafter the "Motion"), and the Response thereto by KeyBank, N.A.,

it is hereby ORDERED, DECREED and ADJUDGED that the amortization schedule attached hereto reflecting principal reduction payments for the reduced principal balance due to KeyBank, N.A. of \$39,894.54 and payments of accrued interest plus outstanding interest, fees and costs due to KeyBank, N.A. of \$46,149.42 is APPROVED,

it is further ORDERED, DECREED and ADJUDGED that after 60 monthly payments of \$857.74 by the Debtor through the Trustee as Disbursing Agent, the balloon payment due to KeyBank, N.A. shall be \$34,998.80; and,

it is further ORDERED, DECREED and ADJUDGED that this Court shall retain jurisdiction as to any disputes which may arise from the payments previously set forth in this Order.

BY THE COURT:



Honorable Carlota M. Böhm
Chief United States Bankruptcy Judge

/s/ Brian M. Kile
Brian M. Kile, Esq.
GRENEN & BIRSIC, P.C.
PA ID No. 89240
One Gateway Center, 9th Floor
Pittsburgh, PA 15222
412-281-7650
bkile@grenenbirsic.com

Counsel for Respondent

/s/ Jeffrey J. Sikirica
Jeffrey J. Sikirica, Esq.
PA ID No. 36745
121 Northbrook Drive
Pine Township
Gibsonia, PA 15044
724-625-2566
TrusteeSikirica@consolidated.net

Counsel for Respondent

FILED
6/9/22 6:08 pm
CLERK
U.S. BANKRUPTCY
COURT - WDPA

AMORTIZATION TABLE - LEVEL PAYMENT						
Principal		\$39,894.54		Total Payments:		
Term (in months)		108		Year 1		\$10,292.88
Interest Rate		3.50%				
Payment		\$857.74				
				Remaining	Annual	Annual
Period	Balance	Interest	Principal	Balance	Interest	Principal
1	\$39,894.54	\$116.36	\$857.74	\$39,036.80		
2	\$39,036.80	\$113.86	\$857.74	\$38,179.06		
3	\$38,179.06	\$111.36	\$857.74	\$37,321.32		
4	\$37,321.32	\$108.85	\$857.74	\$36,463.58		
5	\$36,463.58	\$106.35	\$857.74	\$35,605.84		
6	\$35,605.84	\$103.85	\$857.74	\$34,748.10		
7	\$34,748.10	\$101.35	\$857.74	\$33,890.36		
8	\$33,890.36	\$98.85	\$857.74	\$33,032.62		
9	\$33,032.62	\$96.35	\$857.74	\$32,174.88		
10	\$32,174.88	\$93.84	\$857.74	\$31,317.14		
11	\$31,317.14	\$91.34	\$857.74	\$30,459.40		
12	\$30,459.40	\$88.84	\$857.74	\$29,601.66	\$1,231.19	\$10,292.88
13	\$29,601.66	\$86.34	\$857.74	\$28,743.92		
14	\$28,743.92	\$83.84	\$857.74	\$27,886.18		
15	\$27,886.18	\$81.33	\$857.74	\$27,028.44		
16	\$27,028.44	\$78.83	\$857.74	\$26,170.70		
17	\$26,170.70	\$76.33	\$857.74	\$25,312.96		
18	\$25,312.96	\$73.83	\$857.74	\$24,455.22		
19	\$24,455.22	\$71.33	\$857.74	\$23,597.48		
20	\$23,597.48	\$68.83	\$857.74	\$22,739.74		
21	\$22,739.74	\$66.32	\$857.74	\$21,882.00		
22	\$21,882.00	\$63.82	\$857.74	\$21,024.26		
23	\$21,024.26	\$61.32	\$857.74	\$20,166.52		
24	\$20,166.52	\$58.82	\$857.74	\$19,308.78	\$870.94	\$10,292.88
25	\$19,308.78	\$56.32	\$857.74	\$18,451.04		
26	\$18,451.04	\$53.82	\$857.74	\$17,593.30		
27	\$17,593.30	\$51.31	\$857.74	\$16,735.56		
28	\$16,735.56	\$48.81	\$857.74	\$15,877.82		
29	\$15,877.82	\$46.31	\$857.74	\$15,020.08		
30	\$15,020.08	\$43.81	\$857.74	\$14,162.34		
31	\$14,162.34	\$41.31	\$857.74	\$13,304.60		
32	\$13,304.60	\$38.81	\$857.74	\$12,446.86		
33	\$12,446.86	\$36.30	\$857.74	\$11,589.12		
34	\$11,589.12	\$33.80	\$857.74	\$10,731.38		
35	\$10,731.38	\$31.30	\$857.74	\$9,873.64		
36	\$9,873.64	\$28.80	\$857.74	\$9,015.90	\$510.69	\$10,292.88

37	\$9,015.90	\$26.30	\$857.74	\$8,158.16		
38	\$8,158.16	\$23.79	\$857.74	\$7,300.42		
39	\$7,300.42	\$21.29	\$857.74	\$6,442.68		
40	\$6,442.68	\$18.79	\$857.74	\$5,584.94		
41	\$5,584.94	\$16.29	\$857.74	\$4,727.20		
42	\$4,727.20	\$13.79	\$857.74	\$3,869.46		
43	\$3,869.46	\$11.29	\$857.74	\$3,011.72		
44	\$3,011.72	\$8.78	\$857.74	\$2,153.98		
45	\$2,153.98	\$6.28	\$857.74	\$1,296.24		
46	\$1,296.24	\$3.78	\$857.74	\$438.50		
47	\$438.50	\$1.28	\$857.74	-\$419.24	\$151.73	

48	\$46,149.42		\$857.74	\$45,291.68		
49	\$45,291.68		\$857.74	\$44,433.94		
50	\$44,433.94		\$857.74	\$43,576.20		
51	\$43,576.20		\$857.74	\$42,718.46		
52	\$42,718.46		\$857.74	\$41,860.72		
53	\$41,860.72		\$857.74	\$41,002.98		
54	\$41,002.98		\$857.74	\$40,145.24		
55	\$40,145.24		\$857.74	\$39,287.50		
56	\$39,287.50		\$857.74	\$38,429.76		
57	\$38,429.76		\$857.74	\$37,572.02		
58	\$37,572.02		\$857.74	\$36,714.28		
59	\$36,714.28		\$857.74	\$35,856.54		
60	\$35,856.54		\$857.74	\$34,998.80		

In re:
Andrew F. Kuzy
Colleen A. Kuzy
Debtors

Case No. 18-21728-CMB
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 2

Date Rcvd: Jun 10, 2022

Form ID: pdf900

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Andrew F. Kuzy, Colleen A. Kuzy, 531 Warrick Drive, Washington, PA 15301-9513

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 9, 2022 at the address(es) listed below:

Name	Email Address
Allison L. Carr	on behalf of Creditor Dep't of Revenue Office of Attorney General acarr@attorneygeneral.gov
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Brian C. Thompson	on behalf of Debtor Andrew F. Kuzy bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian C. Thompson	on behalf of Joint Debtor Colleen A. Kuzy bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;jcastello@thompsonattorney.com;kfinke@thompsonattorney.co m;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Brian M. Kile	

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Jun 10, 2022

Form ID: pdf900

Total Noticed: 1

on behalf of Creditor Key Bank N.A. bkile@grenenbirsic.com, mcpupec@grenenbirsic.com;lstanger@grenenbirsic.com

Jeffrey J. Sikirica

on behalf of Trustee Jeffrey J. Sikirica trusteesikirica@zoominternet.net PA59@ecfbis.com

Jeffrey J. Sikirica

on behalf of Attorney Jeffrey J Sikirica trusteesikirica@zoominternet.net PA59@ecfbis.com

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Larry E. Wahlquist

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Norma Hildenbrand, on Behalf of the United States Trustee by

on behalf of U.S. Trustee Office of the United States Trustee Norma.L.Hildenbrand@usdoj.gov

Office of the United States Trustee

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Rebecca Solarz

on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com

TOTAL: 12